

TOWNSEND
and
TOWNSEND
and
CREW
LLP

San Francisco, California
Tel 415 576-0200

Denver
1200 Seventeenth Street
Suite 2700
Denver
Colorado 80202-5835
Tel 303 571-4000
Fax 303-571-4321

Palo Alto, California
Tel 650 326-2400

Walnut Creek, California
Tel 925 472-5000

San Diego, California
Tel 858 350-6100

Seattle, Washington
Tel 206 467-9600

Washington, DC
Tel 202 481-9900

Tokyo, Japan
Tel +81 3 3507-5609

RECEIVED
CENTRAL FAX CENTER

JAN 14 2008

FACSIMILE COVER SHEET

Date: January 14, 2008	Client & Matter Number: 2020375-043600US	No. Pages (including this one): 2
To: Examiner Michael A. Cuff USPTO	At Fax Number: 571.273.8300	Confirmation Phone Number: 571.272.6778
<p>From: Michael L. Drapkin, Reg. No. 55,127 Daniel J. Sherwinter, Reg. No. Pending</p>		

Message: We have a telephone conference scheduled for this Wednesday morning, January 16, 2008, at 10:00 a.m. ET, regarding Application Serial No. 10/694,925. It was agreed that I would call you at 571.272.6778.

I would primarily like to discuss proposed amendments to the claims. The amendments seek to clarify the invention, for example, by reciting an "instrument identifier" that links a payment instrument to various accounts at a host. A portion of amended independent claim 1 reads:

1. A method for processing a transaction with a customer at a point of sale, the method comprising:

... receiving, at the point-of-sale device, instrument identification information from an instrument, an instrument identifier identifying [[an]] the instrument, wherein the instrument is associated with a stored-value account and a credit account, and wherein the stored-value account and the credit account were linked to the instrument identifier at a remote host substantially contemporaneously with issuance of the instrument to the customer....

(cont.)

Original Will:	<input type="checkbox"/>	BE SENT BY MAIL	<input type="checkbox"/>	BE SENT BY FEDEX/OVERNIGHT COURIER	<input type="checkbox"/>	BE SENT BY MESSENGER	<input checked="" type="checkbox"/>	NOT BE SENT
----------------	--------------------------	-----------------	--------------------------	------------------------------------	--------------------------	----------------------	-------------------------------------	-------------

Faxed: Return to: Stephanie Klepp - (24290)

If you have problems with reception please call Fax Services at extension (303) 571-4000

Important

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and/or exempt from disclosure by applicable law or court order. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the United States Postal Service. Thank you.

61262284 v1

FACSIMILE COVER SHEET – Continued

Page 2

Blossom (cited prior art) provides payment card instruments with information from multiple payment accounts *on the card*. For example, Blossom discusses a credit card with multiple magnetic stripes, each representing a different account. On the contrary, amended claim 1 recites a payment instrument containing an instrument identifier (which identifies the instrument and not the accounts associated with the instrument), linked to various accounts *at a host*.

The present application is clearly distinguishable over Blossom and the other prior art at least because of the use of instrument identifiers. For example, in Blossom, if a cardholder changes one of the represented accounts, one magstripe is damaged, or the card is lost or stolen, a new card may have to be re-issued. Because account information from multiple accounts is contained on the card, issuing a new card may involve the coordination of *all the multiple account providers*. Using an instrument identifier, however, this issue may be avoided. For example, changing an account may simply involve linking the instrument identifier to new account information at *one central host*; and issuing a new card may simply involve substituting *one new instrument identifier* with the same account linkages of the previous instrument identifier (without impacting the linked accounts).

Thank you in advance for your time and consideration of these amendments and remarks. I look forward to speaking with you Wednesday.

- Mike